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United States Bankruptcy Court Eastern District of Pennsylvania

In re: Myrtle J. Gessner Debtor

Case No. 17-10769-mdc Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2 User: SaraR Page 1 of 1 Date Rcvd: Mar 19, 2020 Form ID: pdf900 Total Noticed: 7

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2020.

db +Myrtle J. Gessner, 8410 Gibbs Place, Philadelphia, PA 19153-1909

+Nationstar Mortgage LLC, Robertson Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, cr UNITED STATES 33487-2853 Boca Raton, FL 33487,

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. +E-mail/Text: bnc@atlasacq.com Mar 20 2020 03:30:21 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303

E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 20 2020 03:27:55 cr

Capital One Auto Finance c/o AIS Portfolio Service, P.O. BOX 4360, Houston, TX 77210-4360

+E-mail/PDF: acq.acq.ebn@americaninfosource.com Mar 20 2020 03:27:05 CI

Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group,

Irving, TX 75016, UNITED STATES 75016-5028 P.O. Box 165028.

+E-mail/PDF: gecsedi@recoverycorp.com Mar 20 2020 03:26:24 Synchrony Bank, cr c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 +E-mail/Text: bncmail@w-legal.com Mar 20 2020 03:30:39 Weinstein & Riley PS,

Suite 400, Seatlle, WA 98121-3132 2001 Western Avenue,

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank, P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2020 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2020 at the address(es) listed below:

Daniel Robert Schimizzi on behalf of Creditor Nationstar Mortgage LLC dschimizzi@wtplaw.com, LLescallette@wtplaw.com; sharding@wtplaw.com

JASON BRETT SCHWARTZ on behalf of Creditor Capital One Auto Finance

jschwartz@mesterschwartz.com

KEVIN G. MCDONALD on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY bkgroup@kmllawgroup.com

MICHAEL A. CATALDO2 on behalf of Debtor Myrtle J. Gessner ecf@ccpclaw.com,

igotnotices@ccpclaw.com

on behalf of Debtor Myrtle J. Gessner ecf@ccpclaw.com, MICHAEL A. CIBIK2

igotnotices@ccpclaw.com

PETER J. ASHCROFT on behalf of Creditor Nationstar Mortgage LLC pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE REBECCA ANN SOLARZ on behalf of Creditor COMPANY bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 9

# IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

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Myrtle J. Gessner	<u>Debtor</u>	CHAPTER 13
NATIONSTAR MORTGAGE CHAMPION MORTGAGE C		NO. 17-10769 MDC
Myrtle J. Gessner	Debtor	11 U.S.C. Section 362
William C. Miller, Esquire	Trustee	

## **STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is \$3,445.58, which breaks down as follows;

Tax Disbursements for 2018 & 2019: \$2,414.58 Fees & Costs Relating to Motion: \$1,031.00 **Total Post-Petition Arrears** \$3,445.58

- 2. The Debtor(s) shall cure said arrearages in the following manner;
- a) The fees and costs of \$1,031.00 are deemed recoverable and added to the unpaid balance of the loan.
- b) Beginning on April 1, 2020 and continuing through March 1, 2021 until the remaining arrearages are cured, Debtor(s) shall pay an installment payment of \$201.21 from April 2020 to February 2021 and \$201.27 for March 2021 towards the arrearages on or before the last day of each month at the address below:

Champion Mortgage Company P.O. Box 619093 Dallas, TX. 75261

c) Ongoing, Debtor shall be responsible for maintaining and paying all real property taxes and hazard insurance on the property as required by the Note and Mortgage, and upon

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request, providing secured hazard insurance on the property as required by the Note and Mortgage, and upon request, providing secured creditor identified as a loss payee.

- Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.
- 4. In the event the payments or proofs under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.
  - 5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.
- 6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.
- 7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.
- 8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.
  - The parties agree that a facsimile signature shall be considered an original signature. 9.

Date: March 5, 2020 By: /s/ Rebecça A. Solarz, Esquire Attorney for Movant

Date: March 7, 2020

Michael A. Cataldo, Esquire

Attorney for Debtor

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Date: 3/17/2020

William C. Miller, Esquire Chapter 13 Trustee

**NO OBJECTION** 

Approved by the Court this 19th day of

March

\_\_\_\_, 2020. However, the court

retains discretion regarding entry of any further order.

Magdeline D. Coleman

Chief U.S. Bankruptcy Judge

Magdelin D. Colem